To: Benjamin Webb, attorney for Michael Russin and his companies, via email to bwebb@cozzalaw.com

From: Susan Antilla, reporter for Insider.com

February 9, 2023

Re: Article about Globe Life, AIL and the Arias Agencies

I am writing to follow up on the questions I sent you on November 10 for the article I am preparing for Insider.com about Globe Life, AIL and the workplace culture at Arias Agencies. Before we go to press, I would like to give you a final opportunity to share your perspectives on key findings of my reporting.

Please respond by 5 p.m. on February 13, 2023. You can reach me at Susan.antilla1@gmail.com or 917-592-4022 if you have any questions. Thank you.

- 1. Agents told me that in 2019, a Wexford agent who was eating lunch became furious when another agent took some of his food. The first agent picked up the other man and threw him through a door that came off its hinges. Leaders at the agency, including Mr. Russin, got a copy of a video of this altercation. A woman on Russin's team said that he shared it with the team and thought it was "hilarious."
 - Please comment.

2. Renee Zinsky questions:

The following questions relate to allegations in the Renee Zinsky civil complaint, and amended complaints, against Arias, AIL and Russin first filed in April and interviews I have had with Zinsky and other former employees at Arias:

• Ms. Zinsky said in her amended complaint that Mr. Russin would coerce her to go for a ride in his car for business meetings, lock the doors and, among other advances, force her to watch him masturbate while he watched pornography. She told me in an interview that on one such occasion, he grabbed her arm and put her hand on his crotch. In another instance, she said he took the back of her head and shoved it into his crotch. She told me that she reminded Russin that she was in a serious relationship and that he then selected a porn video on his phone and masturbated while she looked away, and that he then asked her to find something he could use to clean up his ejaculate. Zinsky told me that variations on this instance happened at least seven more times while she worked at Arias. She said another female colleague was targeted for these sexually abusive rides as well to the point that each of them knew whose turn it was to be harassed.

Please comment on Ms. Zinsky's descriptions of these events.

 Early in her time at the agency, Zinsky says that Russin sent her a Snapchat message with a photo he'd taken of himself naked, with an erection. Please comment on this.

 Zinsky says Russin sent her a message telling her that she could get a promotion if she and her fiance, a woman, "blow me at the same time."

Please comment on this.

• Zinsky said that Russin would point to his erection, inside his pants, in meetings at the Arias office and make comments about his erection to those in attendance.

Please comment on this.

• Zinsky said that once when she was driving colleagues back from a work meeting Russin had sex with a female subordinate in the back seat of the car.

Please comment on this.

• Zinsky told me that Russin once got her alone in a room during a "call session" and pressed her against a wall and tried to stick his tongue down her throat.

Please comment on this.

 Zinsky told me that she was given a date rape drug and that in one case she woke up in a hotel room at a company event in Cranberry, PA, in a panic and unable to feel her legs. She said there were other agents in the room having sex. She also alleged that Mike Russin gave other woman at Arias date rape drugs without their consent.

Please comment on this, and whether Mr. Russin gave date rape drugs to any women at Arias, including Zinsky.

 Russin held a meeting with his team where he said "I'm a fucking psycho and anybody with half a fucking brain could see that."

Is this an appropriate way for a manager to speak to his reports?

My understanding is that Arias fired Russin in February of 2022.

Please confirm that he was fired in February.

 In Ms. Zinsky's second amended complaint, however, she said that Russin continues to work for Arias and AIL.

Please comment. Did Mr. Russin continue to work for any affiliate of Globe, AIL or Arias Agencies after February of 2022?

• After Mr. Russin became aware that Zinsky had complained to Simon Arias (in August 2021) and later directly to AIL (in November 2021), he began to post threatening messages on his social media accounts. This escalated further after Zinsky filed her complaint in court. In one post, a video of him with his dog, he said that if anyone interfered with his ability to care for the child he and his wife were expecting, he'd "peel the skin off their face and take out their eyeballs" and feed them to his dog. In another, he said he'd be "chewing the whores up in court," an apparent reference to Zinsky and her (female) lawyer.

Please comment on this behavior in the wake of Ms. Zinsky's complaints. Was Mr. Russin referring to Ms. Zinsky and/or her lawyer when he wrote these posts?

- The messages posted by Russin were brought to the attention of the court in the litigation between Zinsky and Russin. Judge Horan told Russin's lawyer she was appalled by what Russin was doing.
 - But Mr. Russin continued with similar posts. Why has he done this in the wake of the judge's words?

END